Amendments to the Claims:

This listing of claims replaces all prior listings of claims:

Listing of Claims

Claims 1-83 (canceled)

84. (Currently Amended) An article comprising a tangible machine-readable storage medium embodying instructions that when performed by one or more processors result in operations comprising:

receiving, at a remote server, data characterizing at least one rule for making decisions based on [[an]] input data;

generating, at a client server by the remote server, at least a portion of a web page for receiving the input data, the portion of the web page corresponding to the at least one rule;

generating, by the remote server, a decision service for producing an output by applying the at least one rule to the input data, the output corresponding to at least one recommendation, reason code, decision or a score;

receiving, at the client service, the input data from a user via the web page;

invoking, by the client server, the decision service to produce an output by applying the at least one rule to the input data; and

delivering, by the remote server, the output to the user at the client server.

85. (Previously Presented) The article of claim 84, wherein the at least one rule comprises at least one model, expression or a strategy.

86. (Previously Presented) The article of claim 84, further comprising generating xml schema corresponding to the at least one rule; generating an xml parser for extracting the input data conforming to the xml schema; and, invoking the xml parser to extract the input data conforming to the xml schema from the web page.

87. (Previously Presented) The article of claim 84, wherein the at least one rule corresponds to a project, the project corresponds to a plurality of rules.

88. (Previously Presented) The article of claim 84, wherein the at least one rule is validated by a plurality of simulated transactions.

89. (Previously Presented) The article of claim 88, further comprising generating a test report corresponding to the plurality of simulated transactions.

90. (Previously Presented) The article of claim 84, wherein the at least one rule is received from a rule designing software, the rule designing software having a graphical user interface adapted for graphical illustration of the at least one rule.

91. (Previously Presented) The article of claim 90, wherein the graphical illustration of the at least one rule is provided in a form of a tree or a graph.

92. (Previously Presented) The article of claim 84, wherein the at least one rule corresponds to a project comprising expression sequences, segmentation trees and workflow lists

arranged into a user-selected order, the expression sequences assigning values to one or more fields, the workflow lists corresponding to one or more workflow steps processed during a run-time execution, the segmentation trees arranging workflow steps into one or more nodes configured in tree branches.

93. (Previously Presented) The article of claim 92, wherein the user-selected order is sequential or hierarchical.

94. (Previously Presented) The article of claim 92, wherein the expression sequences are configured by using a table with at least three columns, the first column displaying an identifier of a data field, the second column displaying a data type of the data field, the third column displaying at least one of the field, value, or expression that is assigned to the data field.

95. (Previously Presented) The article of claim 92, wherein the nodes arranged in tree branches are executed top-down, from left to right.

96. (Previously Presented) The article of claim 92, wherein at least one of the expression sequences, segmentation trees and workflow lists reference at least one model.

97. (Previously Presented) The article of claim 96, wherein the at least one model comprises one or more characteristics and one or more attributes corresponding to the one or more characteristics.

98. (Previously Presented) The article of claim 97, wherein the at least one model is configured to assess a data record based on at least one characteristic, the at least one model is further configured to generate a score based on the at least one attribute corresponding to the at least one characteristic.

99. (Previously Presented) The article of claim 97, wherein at least one characteristic corresponds to a predictive variable.

100. (Previously Presented) The article of claim 99, wherein the predictive variable is selected automatically.

101. (Previously Presented) The article of claim 96, wherein the at least one model is a discrete additive model.

102. (Previously Presented) The article of claim 96, wherein the at least one model produces a score as a result of an execution.

103. (Previously Presented) The article of claim 92, wherein the projects are configured using an inventory of project items, the inventory of project items comprising one or more expression sequences, segmentation trees and workflow lists.

104.   (New) A computer-implemented method comprising:

rendering, by a remote web sever at a client server, a web page including a first decision tree, the first decision tree comprising a first plurality of linked values to help identify a strategy corresponding to the first decision tree, the web page including graphical user interface elements corresponding to the first plurality of linked values;

receiving user-generated input via one or more of the graphical user interface elements on the web page modifying at least one of the first plurality of linked values in the first decision tree;

passing, by the client server to the web server, the user modified first plurality of linked values;

passing, by web server to a remote decision server, the user modified first linked values;

calculating, by the remote decision server, a second plurality of linked values based on the user modified first linked values and a pre-defined decision model;

generating, by the remote decision server, a second decision tree based on the second plurality of linked values, the second decision tree comprising a second plurality of linked values to help identify the strategy corresponding to the first decision tree;

passing, by the remote decision server to the web server, the second decision tree; and

rendering, by the remote web server at the client server, a second web page including the second decision tree.